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# CITY OF CORONA

## Housing Element

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PLANNING  
DEPARTMENT

1985





## CITY OF CORONA


## HOUSING ELEMENT

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## L INTRODUCTION

In 1981, Article 10.6 of California's Planning and Zoning Law, commonly referred to as the Roos Bill, redefined what must be included in the housing element of a general plan. The City's current Housing Element was adopted in 1976 and, therefore, must be updated in light of the new planning requirements. (Article 10.6, Section 65580 et. seq.). Under the new state law, the Corona Housing Element must include four items:

- **An assessment of housing needs**, including housing stock condition, population and employment projections, locality's share of regional housing need, household characteristics, ability-to-pay, and other related characteristics including special needs households.
- **An inventory of resources and constraints**, both governmental and non-governmental, such as land supply, zoning, public services and facilities, local processing and permit procedures, housing costs, and other related factors.
- Articulation of a local housing plan through a statement of Corona's **goals, quantified objectives and policies** relative to the maintenance, improvement and development of housing.
- **An implementation program** which sets forth a five-year schedule of actions which the City is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element through the administration of land use and development controls, provision of regulatory concessions and incentives, and the utilization of appropriate Federal and State financing and subsidy programs when available.

These requirements are met by this updated Housing Element of the General Plan. No further update is necessary until July, 1989 unless the City, because of changing conditions, decides to renew the element at an earlier date.



## **II.**

### **EXECUTIVE SUMMARY**

Corona's Housing Element includes the following:

- An assessment of housing needs
- An inventory of constraints and resources
- A statement of goals, objectives and policies
- A five-year housing implementation program

### **HOUSING NEEDS**

Four subjects are discussed in the housing needs assessment:

- Housing Stock Condition
- Existing Housing Needs for All Income Levels
- Projected Housing Needs for All Income Levels
- Energy Conservation in New Development

According to the most recent data, the substandard housing supply is less than 600 housing units. This is about 4% of the entire supply in the City. Most of the housing in substandard condition can be improved. Only 10% of the substandard housing inventory is "dilapidated"; therefore, the remainder of the deteriorating stock can be improved and brought up to standard condition.

Housing assistance needs are estimated on the basis of the lower income households that are paying more for housing than they can afford. Because there are presently no programs which reduce the mortgage payments of existing owners, the estimate of need, in effect, pertains to renter households. There are presently 1,600 lower income renter households that are spending 25% or more of their income on housing costs. If the 35%+ criterion were used to measure ability-to-pay, the estimated need is reduced 1,300 lower income renter households.

Under present law, a housing element also must include an analysis of special housing needs. Seven groups are included within the meaning of special needs including:





handicapped, elderly, large families, overcrowded households, female headed households, farm worker households and the homeless. Background information on these special needs groups are included in pages 17 through 21 of this document.

Housing production needs refer to the number of new housing units that must be constructed in the City over the next five years. These needs are projected by the Southern California Association of Governments for the City. During the next five years, it is projected that there is a need for 3,730 dwelling units to be constructed in the City. This amount to 746 dwelling units on an annual basis.

With respect to energy conservation, there are several methods available for new housing developments. Some of these techniques, when appropriate, may be incorporated as mitigation measures in environmental impact reports. Still other methods may be identified during the preparation of specific plans and the site plan/project review process.

## **CONSTRAINTS AND RESOURCES**

Three subjects are discussed within the context of an inventory of constraints and resources, as follows:

- Governmental Factors
- Non-governmental Factors
- Land Availability

The governmental factors analyzed in the Housing Element include: 1) land use controls (Land Use Element and Zoning Code); 2) site improvements; 3) fees; 4) local processing and permit procedures; and 5) building codes. The analysis reveals that only in the areas of fees is there a potential constraint on the development of affordable housing. The Redevelopment Agency's fee reduction program serves to mitigate the impact of this constraint. There is sufficient land to respond to the housing production needs and a variety of housing types are allowed pursuant to the Land Use Element, Zoning Code and specific plans.





With respect to housing costs, the existing apartment market and the sales housing market were surveyed in May 1984. It appears that the apartment rental housing stock is affordable to several income groups. However, the vacancy rate is 1% or less in the City indicative of a need for new rental construction. Because of the large variation in home prices, the most accurate indicator is the price per square foot which combines land, construction, and other product costs in comparison to home sizes. The price per square foot ranged from a low \$57 to a high of \$145. The data reveal a widespread choice in regard to home sizes and prices. In addition, almost one-half of the single-family homes are affordable by households in the moderate income bracket using a 30% shelter cost-to-income ratio and considering housing generally in the \$80,000 to \$110,000 bracket.

There is sufficient land to meet the housing production needs. In the short-run, there are approved developments which almost equal the entire housing production needs. Land availability is not a constraint in the City of Corona.

## **GOALS, OBJECTIVES, POLICIES**

A local housing element must include statements on the following:

- Goals
- Objectives
- Policies

The City's goals, policies and objectives are contained in pages 41-45. They respond to the following Statewide housing goals:

1. Improving the condition of existing housing.
2. Meeting the needs of all income groups.
3. Providing sufficient land to meet housing needs.
4. Promoting equal housing opportunity.
5. Removing governmental constraints, if necessary.



## **HOUSING PROGRAM**

The City's housing program is described in pages 46-54. The program is presented according to the following categories:

1. Structural Conservation
2. Affordability Conservation
3. State and Federal Housing Programs
4. Local Incentives
5. Potential Holding Capacity
6. Variety of Housing Types
7. Removing Governmental Constraints
8. Promoting Equal Housing Opportunity





### III.

#### REGIONAL SETTING

Many factors that influence growth in Corona are generated outside of the City. For example, employment growth in Orange County, particularly in Anaheim and Irvine, induce a demand for housing in Corona and other nearby communities. For statistical purposes, Corona is associated with a tri-city subregion referred to as the Riverside-Corona-Norco Area (RCNA). Topographically, Corona is dominated by major natural features including the steep slopes of the Santa Ana Mountains and the Prado Basin.

Historically, Corona has accommodated approximately 20 percent of the region's population growth on an annual basis. Corona's population increased at a dramatic rate during the 1960's. Between 1960 and 1970 the City's population more than doubled, increasing from 13,336 to 27,519 in 1970. Between 1970 and 1980, Corona's population increased from 27,519 to 37,791, which represents a slower growth rate than that manifested during the previous decade.

Demographic, income and housing characteristics in relation to Riverside County provide evidence on the nature of housing needs. For example, Corona has a higher incidence of overcrowded households than does the County; 7.9% for the former and 6.5% for the latter. Similarly, approximately 1 out of every 10 housing units (9.8%) in Corona was built prior to 1939, compared with 6.4% for the County. In essence, Corona possesses an older housing stock with a greater incidence of overcrowding. This will change as new housing is added to the supply in the years ahead. Table 1 in the Technical Appendix contains data on a variety of housing, household and demographic indicators.

Homeownership is high in Corona where nearly two-thirds of all housing is owner-occupied. The homeownership rate is lower than adjacent Norco (85.7%) but about the same as that for the entire County (68.4%). The 1980 median owner costs (\$454) in Corona exceed those for the City of Riverside (\$391) and Riverside County (\$407) but were lower than in neighboring Norco (\$535). The median gross rent in 1980 for Corona was \$271 or \$183 less than median owner costs.



Another demographic characteristic of interest is the proportion that families comprise of all households. The meaning ascribed to the term "household" is all the persons residing in a separate living unit which is the same as the total occupied housing units. The term "families" refers to those households who are related by blood, marriage, or operation of the law. When the percentage of families is low it indicates that there are a large number of one-person households (e.g., elderly) and households comprised of unrelated individuals (e.g., students). In 1980, about 80% of the City's households were families — which represents a high proportion of families to all households. This demographic fact influences the community's housing need and, perhaps, participation in current and future housing programs.

With respect to income patterns and housing costs, the City of Corona has higher values than the entire County, as illustrated below:

	<u>Corona</u>	<u>Riverside County</u>
● Median Household Income	\$20,693	\$16,037
● Median Family Income	\$22,328	\$18,682
● Median Home Value	\$77,500	\$67,700
● Median Rent	\$233	\$231

In terms of mobility, the following data compare where Corona residents lived in 1975:

● Lived in Same House in Corona	14,734	42.9%
● Different House in Riverside County	7,021	20.5%
● Outside Riverside County in California	9,447	27.5%
● Different State	2,248	6.6%
● Abroad	861	2.5%

These data indicate that 43% of Corona's residents in 1980 had lived in the community for at least five years. About 6 out of every 10 households, however, had moved to City since 1975.

Looking toward the future, the City is expected to experience gains in employment, population, and housing. Based on projections by the Southern California Association of Governments (SCAG), the City of Corona should experience a population increase from 37,791 to 67,963 between 1980 and in the year 2000. This growth is an 80% increase in population for the twenty year time span. On an annual basis, this represents 1,508 new





residents. During the next five years, some 3,700+ housing units are projected to be added to the housing supply.

In terms of employment location, about 60% of Corona's resident's worked in Riverside County. This is illustrated below:

● Worked in County of Residence	8,452	58.9%
● Worked Outside County of Residence	5,888	41.1%



#### IV.

### HOUSING NEEDS ASSESSMENT

#### INTRODUCTION

This section of Corona's Housing Element contains the housing needs assessment. This assessment encompasses the following factors:

- Analysis of **population and employment trends** and documentation of projections and a **quantification of the locality's existing and projected housing needs for all income levels**. Such existing and projected needs shall include the locality's share of the regional housing need. Section 65583 (a) (1)\*
- Analysis and documentation of household characteristics including **level of payment compared to ability-to-pay**, housing characteristics, including **overcrowding**, and **housing stock condition**. Section 65583 (a) (2)
- Analysis of any **special housing needs**, such as those of the handicapped, elderly, large families, farm workers, and families with female heads of household. Section 65583 (a) (6)
- Analysis of opportunities for **energy conservation** with respect to residential development. Section 65583 (a) (7)

Based on the above, the needs assessment is described in the following terms:

- Housing Stock Condition
- Existing Housing Needs for All Income Levels
- Projected Housing Needs for All Income Levels
- Energy Conservation in New Development

The primary source of information that was used for the preparation of the Housing Element is the 1980 Census of Population and Housing. Each table includes a reference

---

\* This section of the planning law authorized each Council of Governments to determine the existing and projected housing need for its region. Corona is in the region covered by the Southern California Association of Governments.





for the source of data. Another information resource was the housing condition survey completed in 1976 and updated in 1984.

## **HOUSING STOCK CONDITION**

### **Introduction**

This section of Corona's housing needs assessment describes the condition of the existing housing supply. The analysis of housing condition and related improvement needs is specifically required by the present requirements of housing elements; i.e., Section 65583 (a) (2) as mentioned earlier.

### **Condition of the Housing Stock**

Most of Corona's housing stock is less than 20 years old. In fact, almost 70% of the entire supply was built between 1960 and 1980. However, about one out of every 10 housing units is more than 41 years old (N = 1,224 dwellings). The older housing stock has a higher incidence of renter occupancy than for the total supply (i.e., 48.6% compared to 32.7%). More detailed statistics on the age of housing by tenure are found in Table 2 in the Technical Appendix.

Only a small percentage (4%) of Corona's housing stock is in substandard condition. According to the most recent data available, the substandard housing supply is less than 600 dwellings. Table 3 in the Technical Appendix contains the data on the distribution, by subarea, of the substandard housing stock. More than one-half is situated in subarea D, or the circle area. The boundaries of the eight subareas are shown on Exhibit 1. Areas with housing condition problems are shown in Exhibit 2.

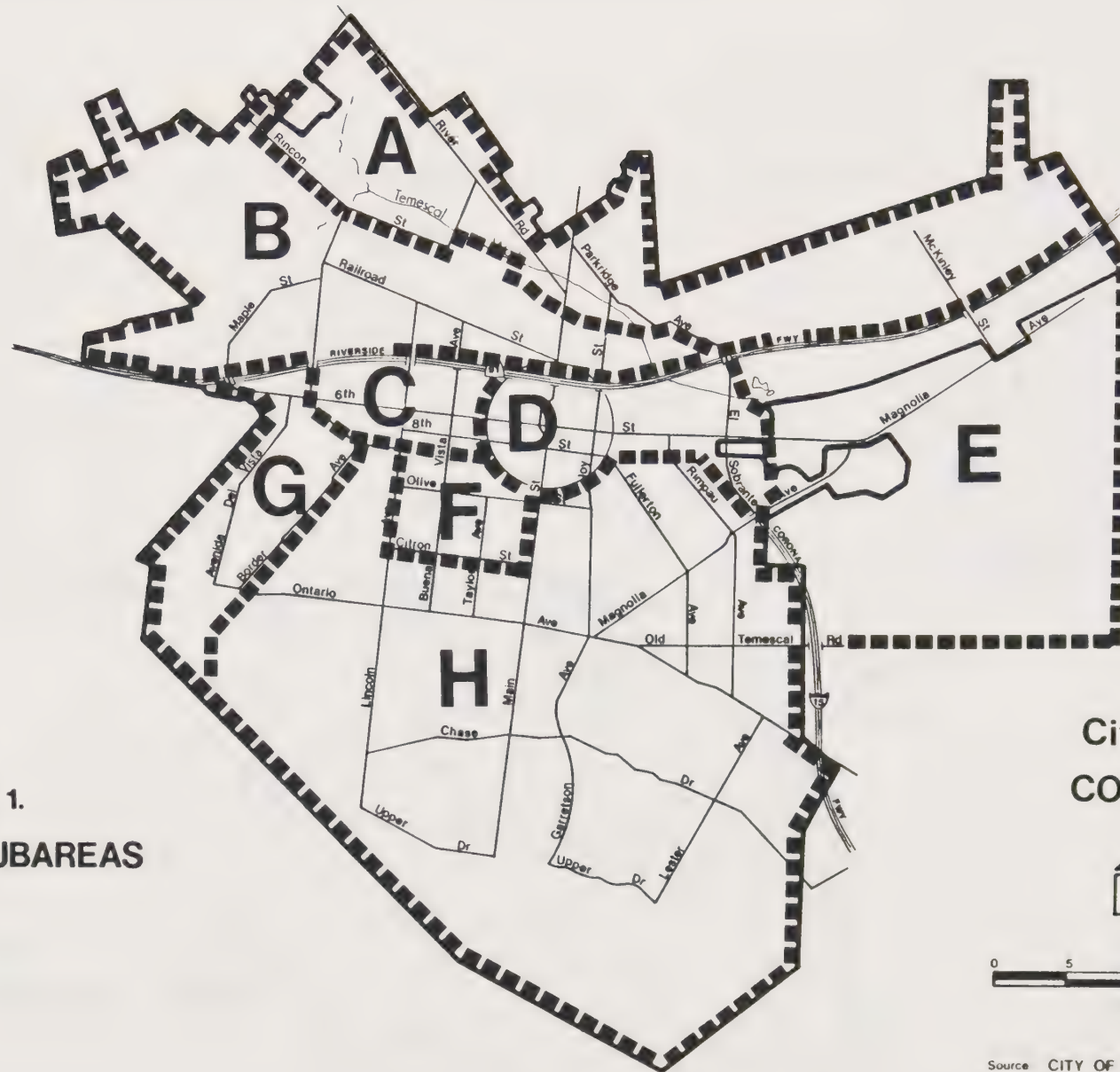
The summary definitions for the two substandard categories are listed below:

- Deteriorating - not more than two intermediate (slight) defects or one major defect but still providing safe and adequate shelter.
- Dilapidated - several intermediate defects or a critical defect plus extensive evidence of neglect or serious damage.

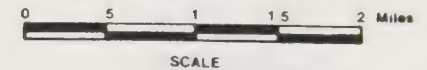
The housing units which are classified as deteriorating generally are considered amendable to some degree of rehabilitation. Dilapidated housing, however, is in such a state of disrepair that rehabilitation is no longer economically feasible and the unit should be either removed or replaced.



EXHIBIT 1.  
HOUSING SUBAREAS



City of  
CORONA



Source: CITY OF CORONA, GENERAL PLAN

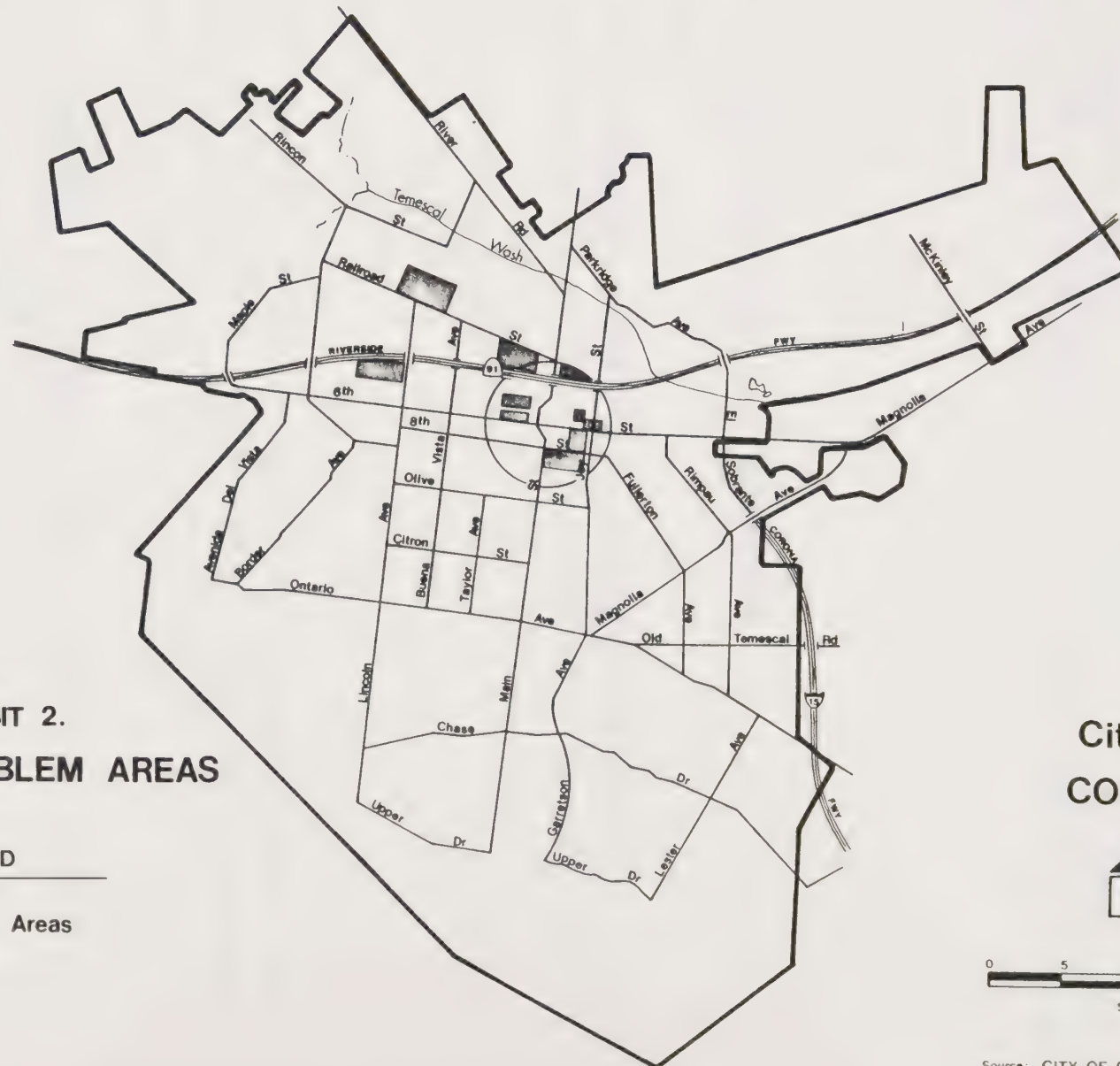




# EXHIBIT 2. HOUSING PROBLEM AREAS

## LEGEND

 Problem Areas



City of  
CORONA



0 5 1 1.5 2 Miles  
SCALE

Source: CITY OF CORONA, GENERAL PLAN



## Housing Improvement Needs

Most of the substandard housing can be improved through repair and rehabilitation. Only 10% of the substandard housing inventory is "dilapidated"; consequently, the "deteriorating" housing, for the most part, can be improved and brought up to standard conditions. Most of the City's housing improvement needs are located in the following subareas:

- "D"        49%
- "C"        18%
- "H"        16%

## EXISTING HOUSING NEEDS FOR ALL INCOME LEVELS

### Introduction

This section of the needs assessment deals with the housing needs of the households who now live in Corona. The housing needs of resident households are presented in two ways:

- Housing assistance needs
- Special housing needs

### Housing Assistance Needs

Housing assistance needs exist when housing costs exceed the levels affordable to all of Corona's income groups. When this happens, there is a need to bridge the gap between the cost of housing and ability-to-pay through some means of financial assistance. The assessment of housing assistance needs includes the following:

.... a **quantification** of the locality's **existing** and projected housing needs for **all income levels**. (emphasis added, Section 65583 (a) (1))

Analysis and documentation of household characteristics, including **level of payment compared to ability to pay....** (emphasis added, Section 65583 (a) (2))





Corona's housing assistance needs are estimated on the basis of the following factors:

- Ability-to-pay for housing (expressed as percent of income spent on housing)
- Income groups residing in Corona
- Level of housing payment made by Corona's income groups in relationship to their income
- Number of households whose housing payments exceeds ability-to-pay

#### Housing Costs in Relation to Ability-to-Pay

Ability-to-pay measures have been established by State legislation with reference to particular housing programs and the California Redevelopment Law. For instance, Section 50052.5 of the Health and Safety Code offers the following definition:

Affordable housing cost means, with respect to lower income households, housing costs not exceeding 25 percent of gross income.

Participants in the State's homeownership assistance program must expend at least 35% of their income on total housing expenses. These expenses include principal and interest, property taxes and homeowner association fees. SCAG's estimate of ability-to-pay is based on a 30% criterion. The standard used here for both owners and renters is 25% consistent with the interpretation of State law rendered by the State Department of Housing and Community Development.

#### Income Distribution by Tenure

Tenure is a significant factor in measuring ability-to-pay because owner housing costs are reasonably stable over time while those of renters rise more rapidly. For these reasons, the income distribution by tenure is very important for purposes of estimating housing assistance needs. Corona's tenure-specific income distribution is based on 1980 data. The number and percentage of owner and renter households by income category for 1980 are reported in Tables 4 and 5 of the Technical Appendix. As reported in Table 4, about 67.3% of all households are owners and the balance of 32.7% are renters. Renters predominate in all annual income categories up to \$15,000—62.1%, 58.5% and 55.5%.



Owners are the majority in the \$15,000 - \$19,999 income category, 61.2%, and the \$20,000+ income category, 84.6%. Table 5 reveals that as of 1980 there were 3,961 households with annual incomes of under \$15,000 and that 76% of the households are renters. Some 80% of the households with incomes greater than \$15,000 are owners.

Income data for 1980 also can be used to group the owner and renter households into the more general income categories listed immediately below:

- Very Low
- Low
- Moderate
- Above Moderate

Table 6 in the Technical Appendix shows the owner-renter distribution for the four income groups listed above. In the very low- and low-income categories, there are a larger number and percentage of renters than owners. However, owner households predominate in the moderate (55.7%) and above moderate (83.8%) income groups. Exhibit 3 shows the lower income households as a percentage of all the households residing in each census tract.

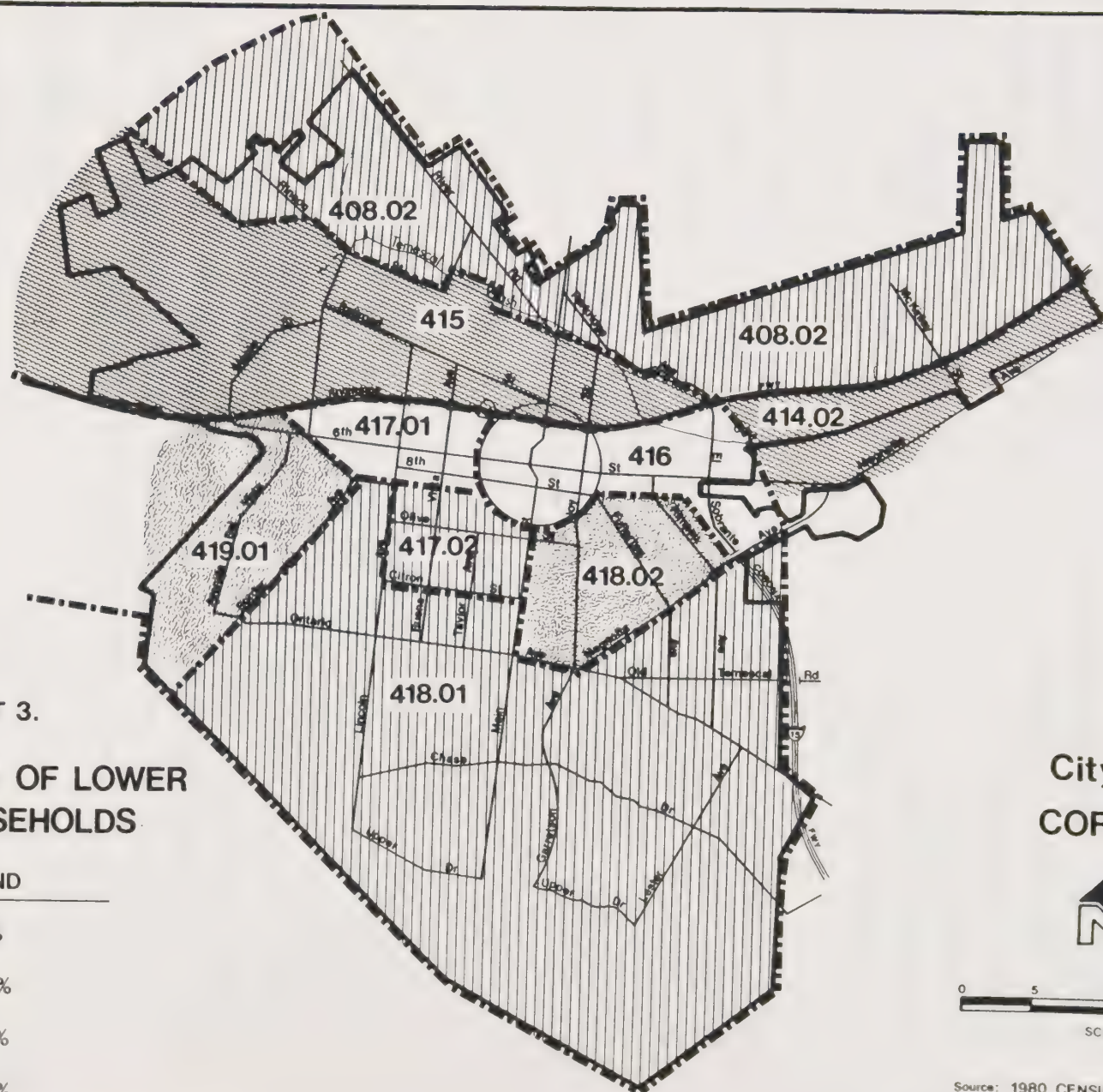
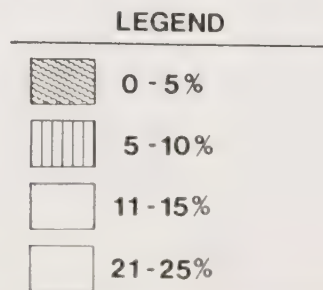
### Overpaying Estimates

Housing costs in absolute (\$) and relative (%) terms also vary for owner and renter households. The median housing costs for owners with a mortgage was \$454 in 1980 while the median gross rent at that time was \$271. Monthly housing costs expressed as a percentage of income are the most direct measure of level of payment compared to ability-to-pay. Tables 7 and 8 in the Technical Appendix contain 1980 "overpaying" estimates for owner and renter households. In 1980, there were 2,214 households spending between 25% and 34% of their income on housing costs — 64.6% were owners and 35.4% were renters. In addition, there were 2,659 households spending more than 35% of their income on housing costs — 50% were owners and 50% were renters. Since the number of owners exceeds the number of renters in Corona, the overpaying rate is, in fact, much higher among renter households (i.e., 54% compared to 34%).

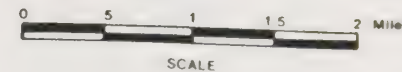




EXHIBIT 3.  
DISTRIBUTION OF LOWER  
INCOME HOUSEHOLDS



City of  
CORONA



Source: 1980 CENSUS





Overpaying does vary depending on income. Tables 9 and 10 in the Technical Appendix indicate the percent of income spent on housing by tenure and income groups (i.e., very-low, low, moderate, above moderate). The 25% criterion, as indicated earlier, frequently is used as the point at which level of payment exceeds ability-to-pay. About 40% of all the households in Corona were spending 25% or more on housing costs in 1980. There were 2,762 owner and 2,111 renter households expending 25% of their income on housing costs. This translates to 34.3% of all existing homeowners and 54% of all existing renters as having housing payments exceeding ability-to-pay. Under these conditions it seems that the 25% criterion may represent too high a standard of living and that a higher allocation for housing could be expected of all income groups.

With respect to owner housing assistance needs, there are presently no programs which serve to reduce the mortgage payments (i.e., principal and interest) of existing homeowners. Many of these owner households may well confront serious financial problems because of declining earnings/income, and diminished physical capacities for maintenance and added second trust deed burdens. However, it is impractical to implement owner assistance programs with local resources only.

Rental housing assistance needs pertain to the "very low" and "low" income populations. The estimate is based on the 25% criterion which meets State requirements as interpreted by the Department of Housing and Community Development. This results in a need estimate of 1,067 "very low" and 537 "low" income renter households. Although this estimate of rental housing assistance needs is based on 1980 Census data, it is also a fairly reasonable current estimate because the City has experienced only a small increase in the rental housing supply. For example, there is currently approved developments totaling 2,639 housing units and only 88 units are apartments. If a 35%+ criterion were used to measure ability-to-pay, the estimated need is reduced from 1,067 to 918 "very low" renters and from 537 to 289 "low" income renters.

### **Special Housing Needs**

Under present law, a housing element must include an analysis of **special housing needs**. These needs refer to households having atypical characteristics — the handicapped, elderly, large families, farm workers and families with female heads of households. Besides these groups, an analysis of overcrowding also must be included in the needs



assessment. Overcrowded households fall within the intent of the special housing needs analysis.

Seven household types are included within the scope of the special housing needs analysis:

- Handicapped
- Elderly
- Large Families
- Overcrowded Households
- Female Headed Households
- Farm Workers
- Homeless

#### Handicapped Households

With respect to handicapped households, the 1980 Census contains data on persons with work-related disabilities and those with public transit disabilities. The listing below provides a summary of the data on handicapped indicators:

##### With Work Disability

- |                          |               |       |
|--------------------------|---------------|-------|
| ● In the Labor Force     | 801 persons   |       |
| ● Not in the Labor Force | 1,028 persons | 1,829 |
| % prevented from working | 81.5%         |       |
| % not prevented          | 18.5%         |       |

##### With Public Transportation Disability

- |               |             |     |
|---------------|-------------|-----|
| ● 16-64 years | 257 persons |     |
| ● 65 + years  | 376 persons | 633 |

#### Elderly Households

Many senior citizens have fixed incomes and experience financial difficulty in coping with rising housing costs. The capacity for coping with escalating housing costs depends heavily on tenure; that is, the owner or renter status of the elderly households. With





infrequent and small increases in income and potentially large gains in housing costs, the senior renter is at a continuing affordability disadvantage compared to the senior owner.

Population age data for Corona are available as of 1980. In 1980, 7% (N = 2,642) of the City's population was aged 65 years or above. In total, there are 1,045 males compared to 1,597 females in the 65+ age bracket. Generally, females outlive males in the senior age categories; and this demographic fact is verified by the 1980 age distribution (i.e., a female-to-male ratio of 1.53).

### Large Families

Because of their size, these large-family households may experience a greater incidence of overcrowding. To the extent that such circumstances have their origin in financial limitations, the real cause is not household size but rather the means to purchase enough space. Even with adequate financial means, the housing supply may fall short of accommodating all large families because of low vacancy rates. For example, the May 1984 apartment housing survey found a 1% vacancy rate and only 14 vacant units.

According to the 1977 Housing Element Guidelines, the term "large family" refers to a family of five or more persons. When the 1980 Census was completed, there were an estimated 2,228 households with five or more persons. About 18.6% of all households residing in Corona in 1980 were large families. Table 11 in the Technical Appendix reports on households by size.

This population segment has a somewhat higher propensity for homeownership than the general population. About 73.2% of all large families are owners. This means, of course, that the majority of large families residing in Corona do not experience rental housing assistance needs. However, there would be some large families with low and moderate incomes that have housing assistance needs.

### Overcrowded Households

Overcrowding is one result of the shortage of space. The most often-used indicator of overcrowding relates the number of rooms and persons in a housing unit. In fact, the overcrowding indicator cited by the 1977 Housing Element Guidelines is "...the number of housing units with 1.01 or more persons per room." An "overcrowded" housing unit,



however, does not infer inadequate physical condition; rather, with fewer persons it becomes "uncrowded." Overcrowding reflects the financial inability of households to buy or rent housing units having enough space for their needs. Consequently, overcrowding is more appropriately considered a household characteristic (instead of a housing condition) and falls within the meaning of special housing needs much as large families are so considered. Overcrowding also may be a temporary phenomena since some households will move to larger housing units to meet space requirements.

In 1980, data were collected on the number of persons per room. In 1980, Corona had 944 housing units occupied by households having 1.01 or more persons per room or 7.9% of all households. Of Corona's overcrowded households, 40% (N = 383) were owners and 60% were renters (N = 561). In terms of severity, about 43% of all overcrowded households had 1.51 or more persons per room. Detailed statistics on overcrowding characteristics are found on Table 12 in the Technical Appendix.

#### Female Heads of Household

As of the 1980 Census date, the City of Corona had 2,160 households with a female head comprising 18% of all households. About 49% of these 2,160 households were one-person households living alone. The remaining percentage lived in households consisting of two or more persons. In 1980, there were 300 female heads of households with incomes below the poverty level. Most of these families had children. This special needs group also would have housing assistance needs.

#### Farm Workers

Estimates of the housing assistance needs of farm workers has been developed by the Southern California Association of Governments. These estimates indicate that there are 155 farm workers having housing assistance needs with 42% (N = 65) in the "very low" income group and another 58% (N=89) in the "low" income group.

#### Homeless

In September 1984, the Governor signed AB 2579 which added "families and persons in need of emergency shelter" to the special needs group. The legislation provided that the housing program may include an identification of adequate sites for emergency housing. In enacting AB 2579, the Legislature made the following finding:





"... because of economic, physical, and mental conditions that are beyond their control, thousands of individuals and families in California are homeless. Churches, local governments, and nonprofit organizations providing assistance to the homeless have been overwhelmed by the new class of homeless: families with children, individuals with employable skills, and formerly middle-class families with long work histories."

There are, as pointed out, several factors causing a new homeless population and generating a need for emergency shelter. In Corona, there is no data by which to establish an estimate of the homeless population. The City does acknowledge that there may be some homeless persons and families and endorses policies of working with churches and nonprofit organizations to meet their needs through emergency shelter and other means.

Additional data on housing needs are included in the Technical Appendix. Table 13 in the Technical Appendix reports on the family income distribution by race/ ethnicity. As indicated, the Spanish population represents a greater percentage of the lower income groups than they represent of all families. Table 14 in the Technical Appendix contains data on poverty status by race/ethnicity. About 18% of the Asian and Spanish population had incomes below the official poverty thresholds.

## **PROJECTED HOUSING NEEDS FOR ALL INCOME LEVELS**

### **Introduction**

Projected housing needs refer to new housing units that need to be constructed in the City over the next five years (1984 - 1989). The State planning law calls for an analysis of population and employment trends as well as the locality's share of regional housing needs. An analysis of these factors results in a quantification of the locality's projected housing needs.

### **Population Trends**

During the past 20 years (1960 - 1980), the City's population has increased by almost 24,455 persons. Population growth trends are indicated below:





<u>Date</u>	<u>Total Population</u>	<u>Population Gain</u>
1960	13,336	N/A
1970	27,519	14,183
1980	37,791	<u>10,272</u>
		24,455

The majority of Corona's population gains happened in the decade between 1960 and 1970. During this period, the City experienced a gain of 14,183 persons. Population projections prepared by SCAG, which have been updated with 1980 census data, indicate the following trend for Corona:

Population Increase:	1980 - 2000	30,172 persons
----------------------	-------------	----------------

The population totals are:

<u>1980</u>	<u>1985</u>	<u>1990</u>	<u>1995</u>	<u>2000</u>
37,791	47,145	54,283	61,227	67,963

(These projections include the 6,000 proposed units for AD 79-2 and other approved residential projects. Property outside the City limits or in the agricultural area was not included as urban development in the projections.)

### **Employment Trends**

Employment opportunities within Corona and the larger market area are factors considered in calculating the share of regional housing need. As indicated in the Regional Setting, the expansion of employment opportunities in Orange County will induce a demand for housing in Corona. In addition, there are industrial parks being developed in the City.

### **Share of Regional Housing Needs**

Under Section 65584 (a), SCAG is responsible for determining projected housing needs for all income levels. The projected housing needs must take into consideration the following factors:



- Market demand for housing
- Employment opportunities
- Availability of suitable sites
- Availability of public facilities
- Commuting patterns
- Type and tenure of housing needs
- Housing needs of farm workers

Projected housing needs as prepared by SCAG indicate the additional amount of housing which is needed for purposes of accommodating household growth, achieving a vacancy rate and level which allows choice and mobility, and building new housing to replace dwellings lost from the inventory. The projected needs for Corona during the next five years (1984 - 1989) are shown below:

Household Growth.....	3604 housing units
Additional Vacancies .....	91 housing units
Replacement of Inventory .....	35 housing units
	<hr/>
	3730 housing units

SCAG's projection of housing need on an annual basis is 746 housing units. Based on the number of approved housing units (scheduled to be built) in Corona as of April 1984 in conjunction with the extensive amount of vacant land in the City, it appears probable that the projected housing need for the 1984-1989 period can be met.

Projected housing needs by income level also have been determined by SCAG. The income-specific projected needs are listed on Table 15 in the Technical Appendix (with adjustments made to account for owner-renter needs). Projected housing needs for all income groups, taking into account the four income groups and owner-renter propensities, amount to 2,730 owner and 1,000 renter units. The trends indicate an ownership rate of 73% which is higher than the rate of the entire City in 1980 (67%). It is extremely difficult to meet the new construction needs of owners and renters in the "very low" and "low" income groups. There are presently two programs in place which help provide rental housing for low to very low income groups. These programs are: 1) Multi-family Revenue Bonds and 2) County of Riverside Housing Authority. Quantified objectives must be established in light of community needs, available resources and market responses to housing demand.





## ENERGY CONSERVATION IN NEW DEVELOPMENT

Under current law, Corona's Housing Element must include the following:

Analysis of opportunities for energy conservation with respect to residential development. (Section 65583 (a)(7)).

In relation to new residential development and especially affordable housing, construction of energy efficient buildings does add to the original **production** costs of ownership and rental housing. Over time, however, the housing with energy conservation features should have reduced **occupancy** costs as the consumption of fuel and electricity is decreased. This means the monthly housing costs may be equal to or less than what they otherwise would have been if no energy conservation devices were incorporated in the new residential buildings. Reduced energy consumption in new residential structures, then, is one way of achieving more affordable housing costs when those costs are measured in monthly carrying costs as contrasted to original sales price or production costs. Generally speaking, utility costs are among the highest components of ongoing carrying costs.

Opportunities for additional energy conservation practices include the implementation of "mitigation measures" contained in environmental impact reports prepared on residential projects in the City of Corona. The energy consumption impacts of housing development may be quantified within the scope of environmental impact reports, prepared by or for the City of Corona. Mitigation measures to reduce energy consumption may be proposed in the appropriate sections of environmental impacts reports. These mitigation measures, in turn, may be adopted as conditions of project approval. For example, passive design techniques could be encouraged for reducing energy consumption.

The City also recognizes that there are several ways to achieve energy conservation in new and existing housing. Potential state-of-the-art opportunities could be evaluated within the context of environmental impact reports, specific plans, and/or site plan review. Feasible site planning and/or building design energy conservation opportunities then could be incorporated into the project design. An evaluation of the potential for energy conservation could be incorporated into the permit and processing procedures of the City.



## **SUMMARY OF HOUSING NEEDS ASSESSMENT**

Most of the housing stock in Corona is in sound condition; only about 4% of the entire housing stock is in substandard condition. Most of this substandard housing can be improved through repair and rehabilitation. There are an estimated 60 dilapidated housing units which should be replaced because they are beyond repair.

Rental housing assistance needs are experienced by an estimated 1601 households in the very low and low income categories. Some of these needs already are being addressed by the housing assistance programs operated in the City. In addition to the foregoing, there are moderate income renters whose housing costs exceed ability-to-pay. Instead of rental housing assistance, these households are prime candidates for first time homeownership if satisfactory housing at affordable costs is available. Homeowners, especially those in the very low and low income brackets, also have monthly housing costs exceeding 25% or even 35% of income. In the absence of State or Federally-financed owner housing assistance to reduce mortgage and property tax payments, it becomes a major undertaking for the City to offer financial assistance programs.

In terms of projected needs SCAG has forecasted a need for 3,730 new housing units over the next five years. Most of this need is for owner-occupied housing; however, the projected need for very low and low income ownership housing is extremely difficult to meet. There are rental housing programs available to address the new housing needs for very low and low income renter households.

There are a number of energy conservation techniques available for new housing developments. Some of these techniques, when appropriate, may be incorporated as mitigation measures to mitigate adverse impacts identified in environmental impact reports. Still other techniques can be identified during preparation of specific plans and the site plan review/project approval process which incorporates planning, design, and engineering concerns.





## V. INVENTORY OF CONSTRAINTS AND RESOURCES

### INTRODUCTION AND BACKGROUND

This section of the Housing Element provides an inventory of constraints and resources relevant to addressing Corona's needs. Under present law, the element must include an inventory of constraints and resources as follows:

- Analysis of potential and actual **governmental constraints** upon the maintenance, improvement, or development of housing for all income levels, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures.
- Analysis of potential and actual **nongovernmental constraints** upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and cost of construction.
- An **inventory of land suitable for residential development**, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites.

One category of constraint which is not explicitly mentioned by the planning law is the price and rent distribution of sales housing and rental housing. The prices and rents of existing and new housing, of course, establish the opportunity or lack thereof for all Corona's income groups to find housing within their means. For this reason, the Corona Housing Element has included housing prices and rents within the analysis of constraints and resources relevant to meeting the quantified housing needs.

Three considerations, then, are included in this section of the Corona Housing Element, as listed below:

- Analysis of Governmental Constraints
- Analysis of Nongovernmental Constraints (including prices and rents in the existing and new housing supply)





- Inventory of Land Suitable for Residential Development

## **ANALYSIS OF GOVERNMENTAL CONSTRAINTS**

### **Introduction**

Local housing elements, according to State law, must contain an analysis of **potential** and **actual** governmental constraints upon the maintenance, improvement, or development of housing for all income levels. The potential and actual constraints included and required in the scope of analysis are listed below:

- Land Use Controls (e.g., Land Use Element, Zoning Code)
- Site Improvements
- Fees
- Local Processing and Permit Procedures
- Building Codes

The State law does not imply that the above factors are actually constraints in all cities. Article 10.6, however, does require a descriptive analysis of these factors to determine if any of them do act as constraints to the maintenance, improvement, or development of housing in a local community.

All of the items listed above concern local regulatory factors. Besides these factors, there are some aspects of State and Federal programs which do constrain the actions which can be feasibly implemented by local governments. Consequently, potential or actual governmental constraints include not only local but also State and Federal governmental constraints.

### **Factors Affecting the Range and Diversity of Housing Types**

Land use controls which establish the range and diversity of housing types to be encouraged and maintained in Corona include the General Plan and Zoning Code. More specially, the Land Use Element, last revised and adopted in July 21, 1983, establishes the principal residential land use categories to be encouraged in the community. The Zoning Code, in turn, establishes regulations affecting the uses, density and size of housing permitted in different sectors of the City.



## Land Use Element

Three general residential land use categories are identified in the Land Use Element, as follows:

1. Low Density Residential: Development within this range include traditional single family units, large lot subdivisions, and planned unit developments with overall densities not exceeding six units per acre.
2. Medium Density Residential: Development includes duplexes, triplexes, town-houses and other types of multiple unit development at densities ranging from 6-15 units per acre.
3. High Density Residential: Development in areas designated for high density uses will permit housing with a density of 15 to 23 dwelling units per acre. This density ceiling can be exceeded for senior citizens/handicapped housing in the R-3 multiple family zone. The density range is 23 to 75 dwellings per acre.

About one-third of the City's land is designated by the Land Use Element for residential purposes. There are 15,337 acres in the area covered by the General Plan and 4,620 are designated for residential land uses. The total acreage of 15,337 includes land designated for agriculture, public facilities, open space, flood control basin, slope management areas, and freeway. Consequently, land designated for residential land use comprises 60% of all the land that is planned for urban development (i.e., residential, commercial, and industrial). All land designated for residential use equals 4,620 acres; of this acreage, 81% (3,734 acres) is in the low density category. Another 5.5% (840 acres) is in the high density category and there are 46 acres in the medium density category. A summary is presented below:

	<u>% of Total City Land</u>	<u>Acreage</u>
High Density (23 dus/ac)	5.5	840
Medium Density (6-15 dus/ac)	.3	46
Low Density (0-6 dus/ac)	20.7	3,734

The consideration of recent annexations and agricultural lands actually increases the amount of currently undeveloped land suitable for residential development to about 7,000 acres. There are about 1,250 acres in two recently annexed areas with specific plan designations and another 4,900 acres in agricultural areas suitable for rural residential and low to medium density residential land uses. The balance of 850 vacant acres are located in various part of the incorporated City.





There are a variety of housing types permitted by the three major residential land use categories. The General Plan Land Use Element allocates sufficient land to each category with the possible exception of the medium density category. However, development in the density range of 6 to 15 dus/ac is possible through the specific plan process.

Development in accordance with the Land Use Element would yield (at ultimate build-out) a total housing stock of 39,054 dwellings. The numerical distribution is as follows:

- High Density	-	15,960	Dwelling Units
- Medium Density	-	690	Dwelling Units
- Low Density	-	22,404	Dwelling Units
		<hr/>	
		39,054	Dwelling Units

The Land Use Element is not a constraint on meeting housing needs, including housing types, densities and total unit production potential.

#### Zoning Code

Residential land uses are allowed in 12 zoning districts within the city. These zoning districts (designations) consist of the following:

A-14.4	Agriculture Single Family
R-1A	Single Family
R-1-12	Single Family
R-1-9.6	Single Family
R-1-8.4	Single Family
R-1-7.2	Single Family
R-1-14.4	Single Family
R-2	Low Density
R-3	Multiple Family
R-3-C	Multiple Dwelling
R-G	Multiple Dwelling
MP	Mobile Home Park

A review was made of the development standards established by each of these zones for purposes of determining potential governmental constraints. The development standards reviewed for each zone include the following:

- Permitted and conditionally permitted uses (residential)
- Minimum lot area
- Maximum building coverage



- Minimum dwelling unit size
- Parking requirements
- Residential density

There are nine individual housing types or styles permitted in the various zoning districts, including large lot estates, single-family homes, condominiums, townhouses, apartments, mobile homes, senior citizen/handicapped, secondary dwelling units and PUDs (Planned Unit Developments). Large lot estates are permitted by the R-1A Zone (one-lot per acre). Single-family homes are permitted basically in six residential zones with the following minimum lot sizes measured in square feet: 7,200; 8,400; 9,600; 12,000; 14,000; and 14,400. Condominiums and townhouses are permitted in the following zoning districts: R-2, R-3, R-3-C and R-G. Apartment housing also is permitted in the four previously mentioned zones. Mobile homes are permitted in eight residential zones. Housing for senior citizens and handicapped households is permitted in the R-3 zone at a density of 75 dwelling units per acre. Secondary dwelling units, or "granny flats," are permitted in all zones except the MP, Mobile Home Park zone. Additionally, there is PUD (Planned Unit Development) which is a conditionally permitted use in every zone except R-1A. The PUD is a tool to provide greater flexibility for lots which are constrained under typical zoning standards (e.g., irregularly shaped lots).

Residential densities span a wide range. The R-1A Single-Family zone permits housing at a density of one dwelling unit per acre. By comparison, senior citizen/handicapped housing can be constructed at a density of 75 dwelling units per acre in the R-3, Multiple-Family zone. The other residential densities (dus/ac) include the following:

- 3.0, 3.1 and 3.63 in the R-1-14.4, A-14.4, and R-1-12 Single-Family zones.
- 4.54 in the R-1-9.6 Single-Family zone.
- 5.18 in the R-1-8.4 Single-Family zone.
- 6.0 in the R-1-7.2 Single-Family zone.
- 12.0 in the R-G zone.
- 12.1 in the R-2, Low Density zone.
- 15.0-22.0 in the R-3 Multiple-Family zone.
- 8.0 in the Mobile Home Park zone.

In summary, then, there is a breadth of housing types and styles permitted by the zoning provisions of the City. Although there are only three residential categories in the Land



Use Element, these categories are implemented by several zoning districts. Two zones allow multiple dwellings as an outright use (R-3 and R-3-C). The R-G zone allows multiple dwellings as a conditional use. Mobile homes are allowed in single-family zones plus an exclusive park zone. The Zoning Code is not a constraint on housing diversity and production.

#### Factors Affecting Housing Costs

Article 10.6, the housing element legislation, calls for analysis of the following factors as potential governmental constraints:

- Fees
- Processing and Permit Procedures
- Required Site Improvements
- Building Codes

These factors, all of which are influenced by City policy as well as other Statewide legislation, have an effect on the cost of housing. Another factor which influences housing costs are the "minimum dwelling unit sizes" established in the several residential zones.

#### Minimum Dwelling Unit Sizes:

These housing unit sizes combined with prevailing per square construction costs establish the minimum costs for new housing production. When minimum dwelling unit sizes are excessive, the lowest possible costs for new housing that can be developed by the private sector is increased above that which is necessary. In Corona, the private sector is provided ample opportunity in light of the permitted minimum house sizes.

The following list indicates the minimum dwelling unit sizes for various housing types:

- 320 to 360 square feet, "Secondary Unit"
- 600 square feet, "Multiple Dwellings" in three residential zones
- 800 square feet, R-2 low density residential zone
- 1,000 to 1,400 square feet, single-family zones.





None of these standards appear excessive in terms of providing the opportunity for the private sector to respond to a range of housing needs.

#### Fees:

Fees charged in relationship to development applications do influence the cost of housing because they usually are passed on to the consumer. Applications may vary from various requests to amendments of the General Plan. Accordingly, the fee amounts will vary depending on the specific application. The list below indicates the fee amounts for the processing of several applications in the City of Corona:

● General Plan Amendment	\$ 200.00
● Zone Change Map	795.00 + \$10/acre
● Specific Plan (Zone Change)	1,000.00 + \$5/acre
● Specific Plan (No Zone Change)	800.00 + \$2/acre
● Specific Plan Amendment	570.00
● Tentative Tract Map	775.00 or \$10/lot, whichever is greater
● Conditional Use Permit	590.00 + \$10/acre
● Conditional Use Permit (PUD)	660.00 + \$10/d.u.
● Variance	500.00 + \$25/standard \$10/lot

Usually developments do not require more than one or two applications. The reason for this is that there is consistency between the zoning map and text and the Land Use Element of the General Plan. Besides this factor, the City's Redevelopment Agency has a fee reduction program which mitigates, for qualified affordable housing developments, the costs of various applications.

In addition to the foregoing, there are other charges assessed upon residential development in the City. These include: Park Fee, Dwelling Development Tax, Sewer Capacity, Water Connection, plan check and the various required permits. These fees account for direct costs of \$3,000 to \$5,000 per unit in a typical project in Corona.

Total actual possible per unit fees may be high; however, they are mitigated in qualified projects through the fee reduction program explained earlier. Moreover, a



comprehensive study was recently completed on the City's costs, fees, revenues and services. That study concluded the fee structure (as described here) is consistent with the actual costs incurred by the City. (Management Services Institute, Cost Control System for the City of Corona, California, May 1984)

### Processing and Permit Procedures

Most developments in the City do not require extensive processing because only Tentative/Final tract maps are necessary. Usually, a tentative tract map is processed within a two-and one-half month time period. There are some instances of General Plan amendments and zone changes. In these cases, the City practices "concurrent processing" and both application requests can be processed concurrently in three to three-and one-half months.

In addition to the foregoing, the City encourages the use of "specific plans." These plans provide for a flexible approach for addressing housing preferences and supplant traditional zoning. As a result, the "specific plan" process encourages housing diversity and results in reduced processing time as specific housing products are planned and designed in individual building/development sites.

To assure that existing and future services have adequate capacity, the City has instituted a "Pre-Qualification Evaluation Process." This process is an additional step in the permit/processing system which is not practiced in most cities. The process is fully explained in the section concerning the inventory of land suitable for residential development.

### Site Improvements

Most cities do require these improvements as a part of the normal development process. As land is subdivided and built upon, the City of Corona requires improvements such as streets, sidewalks, curbs, gutters, street trees, street lights and other related improvements. The improvements required by the City are permitted by State law and are not extraordinary. They are necessary for purposes of assuring public health and safety in residential communities.





## Building Code

Corona has adopted the Uniform Building Code and other model codes such as electrical and plumbing. This is a standardized code adopted by most cities throughout the State of California. The City does not impose (on the basis of unique local conditions) requirements or standards more stringent than those incorporated in the code.

## **ANALYSIS OF NONGOVERNMENTAL CONSTRAINTS**

### **Introduction**

Three factors of a nongovernmental nature are cited by Article 10.6 as potential constraints on meeting housing needs. These include the following:

- Land costs
- Construction costs
- Availability of financing

These factors can be examined in relationship to the market conditions prevailing in the existing and new housing supply. The existing supply can be assessed most effectively in relationship to demand conditions such as length of residency in the City and supply conditions such as housing types, rent levels and vacancy rate. The new housing supply can be analyzed with reference to the construction costs, sales price distribution, and available financing.

### **Existing Housing Supply**

Corona is experiencing a high growth rate. For example, about 26% of the City's households, as of 1980, had resided in Corona for less than one year. At that same time, about 62% of Corona's households had lived in the City fewer than five years. Table 16 of the Technical Appendix indicates the length of residency by tenure in 1980. The data are indicative of a City that is experiencing high growth and, consequently, a large amount and proportion of recent residents to community.

Most of Corona's housing is single-family in character. In fact, 70% of the stock consists of single-family, detached structures. Only about 9% of the supply is found in structures



containing five or more units. Thus, the City is predominantly single-family in nature with a high ownership rate. And many of these homeowners are recent residents to the community. These trends can be expected to continue in the years ahead. Table 17 of the Technical Appendix shows the number of units in a structure as of 1980.

With respect to the cost of existing housing, a survey of apartment housing was completed in May, 1984. The monthly rents by number of bedrooms were collected for an inventory of 1,454 units. Table 18 of the Technical Appendix reports on these data that \$25 rent intervals and bachelor, 1-bedroom, 2-bedroom, 3-bedroom, and 4-bedroom units. The interval and percentage distributions also are presented in the same table.

Generally, about one-third of the supply has monthly rents of \$300 or less. A second third of the apartment stock has rents between \$300 and \$400. The largest number and percentage of units are two-bedroom apartments renting for between \$376 and \$400 per month. There are 291 such apartments units which represent 20% of the entire supply that was surveyed in May 1984. Other significant segments of the stock consist of 146 one-bedroom units renting for \$220-250 per month (10% of total); 149 two-bedroom units renting for \$401 to \$425 per month (10% of total); 144 two-bedroom units renting for \$451 to \$475 per month (10% of total); and 108 two-bedroom units renting for \$501 or more (7.5% of total).

Rental housing affordability is measured in relationship to income and, more specifically, to median income values. If the annual incomes increased at the rate of 8% per year, the City's 1984 median income would be \$28,152. The distribution by income group would then be as listed below:

- |                  |                     |
|------------------|---------------------|
| ● Very low       | \$14,076 or less    |
| ● Low            | \$14,077-\$22,522   |
| ● Moderate       | \$22,523 - \$33,782 |
| ● Above Moderate | \$33,783+           |

Based on a shelter cost to income percentage of 25%, the "affordable" monthly rents are as listed below:

- |                  |               |
|------------------|---------------|
| ● Very Low       | \$293 or less |
| ● Low            | \$294 - \$469 |
| ● Moderate       | \$470 - \$703 |
| ● Above-Moderate | \$704+        |



Almost 32% of the apartment stock is in the cost range affordable by "very low" income households. Another plus 58% have monthly rents within the range affordable by low income households. As reported in Table 18 of the Technical Appendix, 90% of the apartment stock has monthly rents of \$475 or less. Although these comparisons have not accounted for different household sizes, it does appear that the apartment rental stock is within the affordable housing cost bracket for most income groups. This conclusion is based on the assumption that annual incomes have increased at the rate of 8% per year. A lower rate of increase would mean that affordable monthly rents would be lower and, therefore, fewer apartment units would fall within these ranges.

Vacancy levels and rates are another key factor posing potential constraints. In May 1984, a survey of almost 1,500 apartment housing units was completed. There were, at that time, only 14 vacant apartment units. The rental vacancy rate is 1% or less. This means that housing choice and mobility is constrained and there is ample evidence indicating a need for new rental housing construction.

### **New Housing Supply**

Housing costs for new housing have increased over the years. These costs include land, construction, and finished product costs. Because of the large variation in home prices, the most accurate indicator is the price per square foot which combines land, construction and other product costs in comparison to home sizes. These data were assembled for the City of Corona as of May, 1984. The results are itemized below:

<u>Square Feet</u>	<u>Low \$/Sq. Ft.</u>		<u>High \$/Sq. Ft.</u>
1,000	\$78.74	\$97.55	(4)
1,000-1,100	83.65	90.86	(2)
1,001-1,200	68.70	90.08	(6)
1,201-1,300	70.27	81.50	(5)
1,301-1,400	62.40	75.19	(4)
1,401-1,500	61.98	144.69	(10)
1,501-1,600	67.30	108.88	(6)
1,601-1,700	73.10	83.77	(3)
1,701-1,800	67.62	72.77	(3)
1,800-1,900	--	--	--
1,900-2,000	65.39	77.39	(3)
2,000-2,100	57.55	64.04	(3)
2,101-2,200	64.47	67.44	(2)

(51 Floor plans  
were analyzed)





These data reveal widespread choices in regard to home sizes and prices. In the active housing market there were 51 separate floor plans, ranging in size from about 1,000 to almost 2,200 square feet. Generally, as the size of the dwelling increased, the cost per square foot decreased. Given the frequency statistics, it appears that a modest-size house of 900 to 1,000 square feet could be offered for between \$65,000 to \$75,000, inclusive of land, construction and all other costs.

Another barometer of housing costs is the sales price distribution of new housing. The data are reported in Table 19 of the Technical Appendix with reference to the "unsold" inventory and "approved but yet-to-be-built" housing stock. Altogether there were in May 1984 547 available for-sale housing units of which 43% were townhomes/condominiums and the remaining, 57% single-family dwellings. The sales prices ranges from a low of \$75,000 to a high of \$164,000.

To measure affordability, a comparison was made of the income required to meet the monthly payments for housing in several price categories. The results, using 25%, 30%, and 33%, criteria for ability-to-pay are depicted in Table 20 of the Technical Appendix. Most of the townhouse/ condominium housing (\$75,000-\$90,000) is within the means of households having annual incomes of \$23,000 to \$28,000. Those incomes fall within the "moderate" income bracket. Almost one-half of the single-family homes are affordable by households in the moderate income bracket using a 30% shelter cost-to-income ratio and considering housing generally in the \$80,000 to \$110,000 category.

Financing availability spanned a wide range as determined by the May 1984 Housing Market Survey. Residential projects were surveyed to determine the types of financing available as well as the terms and rates. The financing types included FHA, VA, conventional and government-supported (i.e., bond issues). The rates varied from 20% down, 9.9% fixed rate to bond issues at about 10% to conventional rates of 13.5%. Government bond financing was offered at one of the residential developments with a 5% down payment and a fixed annual percentage rate of 11.2% for 30 years. Under this example, on a sales price of \$94,900 the down payment is \$4,800 and the monthly payment is \$1,033 on a loan amount of \$90,100.



# INVENTORY OF LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT

## Introduction

Under the requirements of Article 10.6, the Housing Element for Corona must discuss its findings and conclusions relative to the availability of land to meet new housing production needs. The analysis is described below:

An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites. (Section 65583(a)(3))

## Land Availability

Within the context of SCAG's five-year projections, there is more than sufficient land to meet housing production needs. There are 4,620 acres designated for residential land use by the Land Use Element. In addition, there are more than 4,000 acres of agriculture land of which 22% is included in the Williamson Act preserves. Since there is a high degree of consistency between the zoning map and Land Use Element, there is no need to consider re-zoning commercial and industrial land for residential development. The development potential on vacant sites exceeds 20,000 housing units.

## Public Services Availability

In order to assure the adequate supply and capacity of public services, the City of Corona has instituted a "Prequalifying Evaluation of Residential Improvements" (PQE).

The function of the PQE is to determine at the earliest possible and most logical point whether a proposed residential development will be adequately served through the existing infrastructure or through enhancement of the infrastructure by the developer, in either case, enabling the development to manifest itself, as a viable addition to the city's housing stock rather than an unforeseen strain on municipal services.

The manner in which this is accomplished is by an evaluation conducted by the Director of Planning which assesses the existing and planned level of service available to the development. The different categories of service are as follows:

1. Police protection





2. Fire protection
3. Wastewater treatment
4. Sewer collection
5. Park facilities
6. Water availability
7. Drainage facilities
8. Circulation

Discretionary (positive) points can be obtained on the following categories:

- a. Educational facilities
- b. Nonintrusion into existing agricultural areas
- c. Urban infill

This service capacity assessment is not applicable to all residential development. For example, secondary units (granny flats), simple remodeling/additions, and development in areas 2A and 2B as delineated in Corona's General Plan, are all exempt from the PQE. For a full listing of exempt residential development categories, reference can be made to Section 18.04.020 of the zoning code.

#### Capacity to Meet Projected Housing Needs

As described in the needs assessment section, the projected need for new construction equals 3,730 housing units. In the long-run, the City of Corona certainly has the capacity to address this magnitude of need. In the short-run, however, there are approved developments which nearly equal the entire projected needs over the next five years.

The capacity to satisfy projected housing need originates from three sources as listed below:

- Unsold inventory, 90 units (see Table 19)
- Approved, Yet-to-be-Built, 457 units (see Table 19)
- Approved residential development, 2,639 units (see Table 21)

These development approvals combined amount to 3,186 housing units or 85% of the needs projected by SCAG and included in this element. Consequently, there is development potential within the City of Corona to meet the production needs for new housing. As of April 1984, there was approved for development 2,639 housing units in the City as noted in Table 21 of the Technical Appendix. These amounts probably will be con-



structed during the next five-years and, consequently, meet a significant portion of projected housing needs.



## VI GOALS, OBJECTIVES, POLICIES

### INTRODUCTION

According to Article 10.6 a local housing element must include the following:

A statement of community goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing.

The statement of goals, objectives and policies contained in this section reflect the following factors: 1) goals and objectives contained in the 1978 Housing Element; 2) update of goals and objectives in 1980 that concerned condominium conversions; and 3) update to reflect the subject matters incorporated in Article 10.6.

Corona's housing goals, objectives and policies are presented in five categories, including existing housing, new housing, housing assistance, equal housing opportunity and removing governmental constraints. These categories respond to the five goals presented in Article 10.6 and which indicate the manner in which the actions of the City of Corona must be directed so that there is adequate provision for the housing needs of all economic segments. The Statewide goals are listed below:

- Conserve and improve the condition of the existing affordable housing stock.
- Assist in the development of adequate housing to meet the needs of low- and moderate-income households.
- Identify adequate housing sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income groups.
- Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin or color.
- Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing.





## **EXISTING HOUSING**

### Goals

- To achieve a housing stock free of adverse physical conditions.
- To conserve the existing supply of affordable housing.

### Objectives

- To improve 100 housing units over the next five years through maintenance, repair and rehabilitation (or 16% of the need).
- To conserve, to the extent possible, the existing supply of affordable housing located in apartments and mobile home parks.

### Policies

- To assist in the maintenance, repair and rehabilitation of the housing stock.
- To establish controls for the conversion of existing apartment buildings into community housing, such as condominiums, planned developments, community apartment projects and stock cooperatives.
- To insure a reasonable balance of rental and ownership housing and variety of individual choices of tenure, type, price, and location of housing.
- To establish criteria for the conversion of the existing multiple family rental housing to condominiums.
- To reduce the impact of such conversions on tenants in rental housing who may be required to relocate due to the conversion of apartments to condominiums by providing for procedures for notification and adequate time and assistance for such relocation.
- To assure that purchasers of converted housing have been properly informed as to the physical condition of the structure which is offered for purchase.
- To insure that converted housing achieves a high degree of appearance, quality and safety as is consistent with the goals of the city.
- To attempt to maintain a supply of rental housing for low and moderate income persons.



## **NEW HOUSING**

### Goals

- To encourage development of housing to satisfy the shelter and home environment needs of existing and future Corona residents.
- To encourage provision of a variety of housing types, prices, ownership possibilities, and locations.
- To develop neighborhoods properly related to essential community services.
- To maintain high quality development standards for residential land development to ensure establishment of neighborhoods with lasting value.

### Objectives

- To plan for the production of at least 3,730 new housing units over the next five years to satisfy projected housing production needs.
- To encourage the development of apartment housing units over the next five years to meet a share of the projected need for rental housing.

### Policies

- To continue to implement the Land Use Element of the General Plan.
- To continue to promote the practice of "specific plans" and thereby encourage a variety of housing types and styles.
- To continue to implement successful procedures which assure the adequate availability of public services and facilities.

## **HOUSING ASSISTANCE**

### Goals

- To assure reasonable housing costs in the existing supply of housing through affordability conservation and rental assistance.





### Objectives

- To meet the rental housing assistance needs of 25 additional lower income households in existing housing during the next five years.
- To meet the rental housing assistance needs of moderate income households in new housing during the next five years.
- To meet the owner housing assistance needs of first time buyers of moderate income in newly constructed housing units.

### Policies

- Undertake economically feasible programs to provide housing for low and moderate income households.
- Continue and expand the participation of Federal and State agencies in housing assistance programs.
- Continue to utilize the "Affordable Housing Fund" as a means of meeting housing assistance needs.

## **EQUAL HOUSING OPPORTUNITY**

### Goals

- To achieve open housing in the City of Corona that prohibits discrimination in housing sales and rentals.
- To achieve development of housing available to all income and age levels.

### Objectives

- Assure implementation of countywide open housing programs in the City of Corona.
- Assure that appropriate City staff have knowledge of fair housing and open housing legislation and of agencies for referral of discrimination complaints.



## Policies

- Promote equal housing opportunity throughout the City.
- Promote housing which meets the special needs of large families, minorities, elderly, handicapped, and single parent households with children.
- Promote greater awareness of tenant and landlord rights.

## **REMOVING GOVERNMENTAL CONSTRAINTS**

### Goals

- To reinforce the housing goals and policies through the City's General Plan and Redevelopment Program.
- To reduce the cost impact of the City's fees and standards as they affect existing and new housing.

### Objectives

- The Building, Housing, Subdivision, and Zoning Codes should be examined to identify possible opportunities to reduce housing construction costs while maintaining basic standards of health, safety, and public welfare.
- Criteria should be established to regulate and govern the conversion of existing apartments to condominiums.

### Policies

- Continue to implement a concurrent processing procedure for the multiple permit applications.



## VII. HOUSING PROGRAM

### INTRODUCTION

According to Section 65583(c), a housing element must contain:

A **program** which sets forth a five-year **schedule of actions** the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element through the administration of land use and development controls, provision of regulatory concessions and incentives, and the utilization of appropriate Federal and State financing and subsidy programs when available.

Actions included in the housing program must address five specific areas, listed below:

- Conserving the existing stock of affordable housing
- Assisting in the development of affordable housing
- Providing adequate sites to achieve a variety and diversity of housing
- Removing governmental constraints as necessary
- Promoting equal housing opportunity

Corona's Housing Program for addressing unmet needs, removing constraints, and achieving quantitative objectives is described in this section according to the foregoing categories. The Housing Program is scheduled for implementation during the period of mid-year 1984 to mid-year 1989.

### CONSERVING EXISTING AFFORDABLE HOUSING

The program section of the Housing Element must include actions which:

Conserve and improve the condition of the existing affordable housing stock.

Actions in these areas include "structural" conservation or rehabilitation as well as "affordability" conservation through various measures to protect the existing stock of affordable housing. The actions to be implemented for these two areas are described in this sub-section.





## **Structural Conservation**

Actions to achieve structural conservation include the following:

1. Neighborhood Public Improvements (City)
2. Seniors Home Repairs (County)
3. Rehabilitation Participation Loan Program (County)
4. Home Improvement Repairs (City)

Neighborhood Public Improvements: This action program is implemented by the City in order to upgrade the living conditions in certain neighborhoods of the City. The public improvements typically involve upgrading of streets, curbs, gutters and water lines. Most of the improvements are accomplished within the Community Development Project Area. This program action will be continued in the future as funding becomes available to complete additional improvements.

Seniors Home Repairs: The City participates in the Community Development Block Grant Program through what is called the Riverside Urban County grant application. One of the programs included in the overall grant program is targeted to meet the needs of identifiable groups in the County including the elderly, farm workers and the handicapped. Through an agreement with Crocker Bank, the County is able to match CDBG funds one-for-one with private dollars. In the future, the County of Riverside anticipates supplementing CDBG funds with other rehabilitation funding sources. This program is implemented in the City of Corona.

Rehabilitation Participation Loan Program: Housing rehabilitation is an approved significant countywide activity for owner-occupied single-family dwellings in selected low-income neighborhoods. The administrative responsibility for implementation of this program is assumed by the Office of Housing and Development. As part of this program, eligible families receive an interest rate of approximately 8% for rehabilitation loans of up to \$15,000 through a Residential Rehabilitation Loan Program Agreement with Crocker National Bank. This program action will continue to be implemented in the City of Corona.



Home Improvement Repairs: This action program is implemented on a scattered-site basis throughout the City. Annually, the City sets aside \$50,000 to \$100,000 of CDBG funding to finance home repairs. The program is implemented through grants in the amount of \$1,000. The program will be continued in the future and the grant amount may be increased to expand upon the level of repairs that can be achieved.

### **Affordability Conservation**

Actions to achieve continued affordability of the existing housing stock include the following:

1. Condominium Conversion Ordinance
2. Mobile Home Park Zoning

Condominium Conversion Ordinance: The previous section of the Housing Element stated the City's goals, policies and objectives with respect to conserving the affordability of rental housing. The major action program is implementation of Chapter 17.83 of the Zoning Code which regulates the conversion of apartments to condominiums. Among other requirements, no application for a condominium conversion may be filed unless (1) the vacancy rate for apartments in the City is greater than 5% and (2) the multiple family rental housing proposed to be converted has had a City occupancy permit as rental property for at least two years prior to the date the application was submitted.

In addition, applications for condominium conversions are processed as a Conditional Use Permit. In this regard, an application shall not be approved unless the Planning Commission and/or City Council make a finding that the proposed project is consistent with the General Plan.

The affordability of existing rental housing is preserved by implementation of the foregoing requirements and procedures. A vacancy rate of 1% prevailed when the apartment housing survey was completed in May 1984.

Mobile Home Park Zoning: The City's MP Zone is intended to provide for a combination of mobile homes in planned, integrated mobile home parks according to standards consistent with the protection of health, safety and welfare of the City. This zone is essentially exclusively for mobile home uses. The zone establishes property development stand-





ards for both the park location and individual mobile homes. In addition, standards are established for the interior facilities of mobile home parks (i.e., water, sewer, drainage, etc.). This zone helps to preserve these uses which often represent a supply of affordable housing.

## **ASSIST IN THE DEVELOPMENT OF AFFORDABLE HOUSING**

Under the requirements of Article 10.6, a housing element must include actions which result in the following:

Assist in the development of adequate housing to meet the needs of low and moderate income households.

Actions are usually described with reference to State and Federal Programs as well as local incentives and resources.

### **State and Federal Program**

Section 8 Existing Housing Program: This program action is implemented in the City by the Housing Authority of the County of Riverside through financial resources derived from the U.S. Department of Housing and Urban Development. The eligible lower income households obtain financial assistance to bridge the gap between actual and affordable housing costs. As of 1984, there were 146 households assisted by this program in the City. Of this total, 63 were elderly and 73 were non-elderly households. The five year objective is to increase by 25 the number of assisted households.

Mortgage Revenue Bonds: The County of Riverside has considered implementing a Mortgage Revenue Bond Program. The program would provide reduced interest rates in exchange for a 20% reservation of affordable multi-family housing units. Because the fate of Industrial Development Bonds will not be considered by Congress until after the Christmas recess, the County cannot make a final decision on the bond issue. Depending on the final outcome of the County program, the City may enter into a cooperation agreement so that this action program could be implemented in Corona, especially to address rental housing needs. The City of Corona, however, has in place as of 1985 the Mortgage Revenue Bond and Multi-family Revenue Bond programs to assist in the provision of moderate and low to very low housing needs.





## **Local Incentives**

Local incentives include the following:

1. Density Bonuses
2. Affordable Housing Fund

Density Bonuses: Government Code Section 65915 provides a mechanism whereby residential developers can obtain a density bonus above and beyond the maximum density allowed in the General Plan and zoning. The bonus is predicated on the developer committing a minimum of 25% of the units proposed in conformance with the density normally allowed in the General Plan to be rented or sold to individuals whose income is considered to be in the low or moderate income range (annual salary between \$11,700 and \$28,100). The purpose of the program is to provide an incentive to the private sector to build low and moderate income housing through the addition of more units than normally allowed.

The most significant part of the density bonus program, as it relates to the City, is a mechanism to maintain the affordable units within the low and moderate income range. This will be accomplished in the future through a "Development Agreement" procedure. This same procedure is used by the City's Housing and Redevelopment Department to regulate bond financing projects. As a result, the City has the procedures in place for implementation of density bonuses.

Affordable Housing Fund: The City of Corona has a Redevelopment Agency meeting the purposes of State law and local needs. Pursuant to State law, the Agency sets aside 20% of the tax increment in an "affordable housing fund." There are several ways in which this housing fund may be used. Section 33334.2(e) of the Health and Safety Code explains some of the eligible expenditures of this fund for purposes of meeting housing needs:

1. Acquire land or building sites.
2. Improve land or building sites with offsite improvements.
3. Donate land to private or public persons or entities.
4. Construct buildings or structures.
5. Acquire buildings or structures.



6. Develop plans, pay principal and interest on bonds, loans, advances or other indebtedness, or paying financing or carrying charges.
7. Provide subsidies to, or for the benefit of, "very low income" households, as defined by Section 50105, "lower income" households, as defined by Section 50079.5, or persons and families of "low and moderate," as defined by Section 50093.

There is limited experience throughout California on the actual use of the "Affordable Housing Fund." This fund is likely to have resources of sufficient magnitude to begin to address housing needs during the latter stages of the five-year program and certainly by 1990. To plan for the most effective use of the fund, the Redevelopment Agency will conduct a survey of potential uses in Corona. The list of potential uses include, but are not limited, to the following:

1. Below market interest rate loans.
2. Equity-sharing loans.
3. Land acquisition and disposition.
4. Land banking.
5. On- and off-site improvements.
6. Congregate housing development.
7. Joint-use with other affordable housing programs.

## **PROVISION OF ADEQUATE HOUSING SITES**

Under current State law, a Housing Element must discuss the City's actions to provide adequate sites for housing. This relates, first, to the "holding capacity" of the residential land in the City in relationship to projected new construction needs. The second factor concerns the "variety of housing" permitted by the City's land use planning framework.

### **Potential Holding Capacity**

There is enough land in the City planned for housing development to accommodate the projected level of need. This pertains to both the amount of land designated for development and the number of units permitted by the Land Use Element and Zoning Ordinance. The residential land use distribution per the LUE is shown below:



1. Low Density — 3,734 acres at a density of up to 6 dus/ac
2. Medium Density — 46 acres at a density of 6 to 15 dus/ac
3. High Density — 840 acres at a density of up to 36 dus/ac

In addition to this land supply, there will be additional land for residential development as some of the agricultural preserves are cancelled under the procedures established by the Williamson Act. In anticipation of future housing needs, the City also is preparing large-scale acreage (1,500 acres) development plans. These plans, once completed and adopted, will guide how housing needs will be met in the last decade of this century.

### **Variety of Housing Types**

Specific Plans: Although there are only three density categories in the Land Use Element, there are several zoning districts established to meet a variety of housing needs. The provisions affecting the variety of housing types have been explained in this document. The City also encourages a variety of housing types and densities by the preparation and implementation of Specific Plans. Six specific area plans were included in the City's original General Plan and these are listed below:

1. Main/Garretson Specific Area Plan
2. Taylor Avenue Specific Area Plan
3. Chase Drive Specific Area Plan
4. Cherokee Specific Area Plan
5. Southeast Corona Specific Area Plan
6. Garretson/Foothill (Crown Ranch)

Each of these Specific Plans contained provisions for housing development.

Factory-Built Housing: To expand upon housing choices the City also has adopted provisions for factory-built housing. The purpose of Chapter 17.81 of the Zoning Code is to provide an additional opportunity for affordable housing by regulating the installation of mobile homes on permanent foundations on residentially zoned lots which are compatible with mobile home use. In Chapter 17.81, affordable housing is defined as follows:





"A single family residential dwelling shall be considered affordable if the total purchase price, including the price of the lot, is no greater than four times one hundred twenty percent of the average income of the city for the applicable year, based on the Editors and Publishers Market Guide made available by the Riverside County department of economic development."

Second Units: The City's Zoning Code has made provision for second units. According to Section 17.85.010 of the Zoning Code:

"The purpose ... is to provide an additional opportunity for affordable housing in the city by permitting secondary units for residential purposes on lots for single-family use zoned for single or multiple family use which are compatible...."

Secondary units must have a dwelling unit area of at least 320 square feet and not exceed 50% of the dwelling unit area of the primary unit, or 600 square feet, whichever is less.

## **REMOVE GOVERNMENTAL CONSTRAINTS**

As discussed earlier, the present State legislation requires a review and analysis of how local governmental factors affect the capacity of the City and private sector to meet housing needs. Based upon this review, the Housing Element is to include action programs which mitigate the constraints to the maximum extent feasible. The analysis of potential governmental constraints indicated that only one area of possible concern. This related to the total fees exacted from new residential development which, in some instances, could impede the development of affordable housing. To counteract this possibility, the Redevelopment Agency of the City of Corona has instituted a "Low and Moderate Income Housing Program." The purpose of this program is to "Increase the supply of housing available within Corona to households of low and moderate income."

To implement this program, the Agency encourages the construction of low and moderate income housing by paying portions of certain City development fees. The new housing must meet the needs of very-low, lower and/or moderate income households as they are defined by the State Department of Housing and Community Development. The level of assistance for owner-occupied housing is the total City fees or \$3,000, whichever is less. For new rental housing, the level of assistance is \$1,500 to \$3,000, depending upon



whether the dwelling is occupied by a lower income household (80% or less of median income) or by a median income household. There is no assistance provided for units intended for the use of any household with an income level greater than the median income for Riverside County.

## **EQUAL HOUSING OPPORTUNITY**

The fifth category of the housing program pertains to promoting equal housing opportunity. This category is addressed through the City's participation in the Riverside Urban County Community Development Block Grant Program. The "New Horizons Fair Housing Assistance Project" is included in the County's program. This project will be implemented on a Countywide basis and, therefore, the City of Corona will benefit from the program.

According to the County application, the "New Horizons Project" will provide a focus to the County's commitment to fair housing and to affirmative efforts to open housing markets to all residents of the County regardless of their race, color, religion, sex, marital status, national origin, age or handicap. The County intends to use the "New Horizons" concept to marshal community resources in the public and private sector to develop and implement comprehensive and coordinated equal housing opportunity strategy.









Table 1  
Selected Housing Household and Demographic Indicators  
for the Cities of Corona, Riverside, Norco and  
Riverside County

	City of Corona	City of Riverside	City of Norco	Riverside County
Total Population	37,791	170,876	21,126	663,166
Percent 65 Years +	7.0%	8.8%	6.2%	14.9%
Total Households	11,964	60,964	5,910	242,937
Persons Per Units	3.13	2.75	3.32	2.69
Total Housing Units	12,530	64,299	6,102	295,043
Occupied Units	11,964	60,964	5,910	242,937
Owner Occupied Units	8,052	37,122	5,067	166,218
Percent Owner Occupied Units	67.3%	60.9%	85.7%	68.4%
Renter Occupied Units	3,912	23,842	843	76,719
Percent Renter Occupied Units	32.7%	39.1%	14.3%	31.6%
1.01 + Persons Per Room	944	3,186	268	15,869
Percent Overcrowded	7.9%	5.2%	4.5%	6.5%
Median Value	\$77,500	\$68,000	\$91,700	\$67,700
Median Rent	\$233	\$249	\$272	\$231
Vacancy (Percent)	9.5	5.2	3.2	8.2
Median Household Income	\$20,693	\$17,852	\$23,979	\$16,037
Median Family Income	\$22,328	\$21,079	\$25,611	\$18,682
Percent Built Prior to 1939	9.8%	10.9%	4.2%	6.4%
Median Owner Costs:				
with Mortgage	\$454	\$391	\$535	\$407
without Mortgage	\$86	\$92	\$115	\$94
Median Gross Rent	\$271	\$284	\$354	\$270

Source: 1980 Census of Population and Housing  
Table construction by Castaneda & Associates



Table 2  
City of Corona: Age of Housing by Tenure — 1980

Age of Housing	All Housing Units N	%	Occupied Housing Units	Owner-Occupied N	%	Renter-Occupied N	%
1-year	339	2.7	213	126	59.2	87	40.8
2-5 years	2,053	16.4	2,007	1,700	84.7	307	15.3
6-10 years	2,157	17.2	2,052	1,543	75.2	509	24.8
11-20 years	4,076	32.5	3,963	2,617	66.0	1,346	34.0
21-30 years	1,750	14.0	1,655	1,055	63.7	600	36.3
31-40 years	931	14.0	900	407	45.2	493	54.8
41 years +	1,224	9.8	1,174	604	51.4	570	48.6
	<u>12,530</u>	<u>100.0</u>	<u>11,964</u>	<u>8,052</u>	<u>67.3</u>	<u>3,912</u>	<u>32.7</u>

SOURCE: 1980 Federal Census, Year Structure Built (Year-Round Units)

Table construction by Castaneda & Associates



Table 3  
City of Corona: Distribution of Substandard Housing -- 1984

Subarea	<u>Housing Stock Condition</u>				<u>Total Housing Units</u>	
	Deteriorating	%	Dilapidated	%	Substandard	%
A	5	1.0	--	—	5	.9
B	14	2.7	2	3.3	16	2.8
C	93	18.0	5	8.3	98	17.0
D	254	49.1	48	80.0	302	52.3
E	--	--	--	—	--	—
F	13	2.5	—	—	13	2.3
G	54	10.4	—	—	54	9.4
H	84	16.3	5	8.3	89	15.3
Total	<u>517</u>	<u>100.0</u>	<u>60</u>	<u>99.9</u>	<u>577</u>	<u>100.0</u>

Source: 1976 Special Census, as updated

Table construction by Castaneda & Associates





Table 4  
City of Corona: Annual Income      Distribution by  
Owner and Renter Tenure — 1980

<u>Annual Income Category</u>	<u>Owner Households</u>	<u>Percent Distribution</u>	<u>Renter Households</u>	<u>Percent Distribution</u>	<u>All Households</u>
\$0-4,999	418	37.9%	684	62.1%	1,102
\$5,000-9,999	556	41.5	783	58.5	1,339
\$10,000-14,999	677	44.5	843	55.5	1,520
\$15,000-19,999	974	61.2	617	38.8	1,591
\$20,000+	5,427	84.6	985	15.4	6,412
	<u>8,052</u>	<u>67.3%</u>	<u>3,912</u>	<u>32.7%</u>	<u>11,964</u>

SOURCE: 1980 Federal Census, Owner and Renter Household Income by Selected Monthly Costs as Percent of Income  
Table construction by Castaneda & Associates



Table 5  
City of Corona: Owner and Renter Income Distribution's  
by Annual Income -- 1980

<u>Annual Income Category</u>	<u>Owner Households</u>	<u>Percent Distribution</u>	<u>Renter Households</u>	<u>Percent Distribution</u>	<u>All Households</u>	<u>Percent Distribution</u>
\$0-4,999	418	5.2%	684	17.5%	1,102	9.2%
\$5,000-9,999	556	6.9	783	20.0	1,339	11.2
\$10,000-14,999	677	8.4	843	21.5	1,520	12.7
\$15,000-19,999	974	12.1	617	15.8	1,591	13.3
\$20,000+	5,427	67.4	985	25.2	6,412	53.6
Total Households	8,052	100.0	3,912	100.0	11,964	100.0

SOURCE: 1980 Federal Census, Owner and Renter Household Income by Selected Monthly Costs as Percent of Income  
Table construction by Castaneda & Associates



Table 6  
City of Corona: Annual Income Group Distribution  
by Owner and Renter Tenure — 1980

<u>Annual Income Category</u>	<u>Owner Households</u>	<u>Percent Distribution</u>	<u>Renter Households</u>	<u>Percent Distribution</u>	<u>All Households</u>
Very Low	754	39.5%	1,157	60.5	1,911
Low	603	43.4	787	56.6	1,390
Moderate	1,121	55.7	800	44.3	2,011
Above Moderate	5,574	83.8	1,078	16.2	6,652
	<u>8,052</u>	<u>67.3</u>	<u>3,912</u>	<u>32.7</u>	<u>11,964</u>

SOURCE: 1980 Federal Census, Owner and Renter Household Income by Selected Monthly Costs as Percent of Income  
Interpolations and table construction by Castaneda & Associates

\* Median household income of Riverside County in 1980 was \$20,693.  
Thus, the four income categories were defined as follows:

- Very Low      \$10,346, or 50% of median income
- Low            \$10,343 - \$16,554, or 51% - 80% of median income
- Moderate     \$16,555 - \$24,832, or 81% - 120% of median income
- Above Moderate    \$24,833+, or 121% + of median income





Table 7  
City of Corona: Percent of Income Spent on Monthly  
Housing Costs for Owners by Income Category — 1980

Annual Income Category	0		19%		20%		24%		25%		34%		35%		or More		Total	Percent
	N		%		N		%		N		%		N		%			
\$0 - 4,999	88		21.1		41		9.8		100		23.9		189		45.2		418	5.2%
\$5,000 - 9,999	214		38.5		30		5.4		54		9.7		258		46.4		556	6.9
\$10,000 - 14,999	322		47.6		74		11.0		66		9.7		215		31.7		677	8.4
\$15,000 - 19,999	384		39.4		90		9.2		196		20.2		304		31.2		974	12.1
\$20,000 +	3,279		60.4		768		14.1		1,014		18.7		366		6.8		5,427	67.4
	4,287		53.2		1,003		12.5		1,430		17.8		1,332		16.5		8,052	100.0

Median Costs of Owners with Mortgage: \$454

SOURCE: 1980 Federal Census, Owner Household Income by Selected Monthly Costs as Percent of Income  
Table Construction by Castaneda & Associates



Table 8  
City of Corona: Percent of Income Spent on Monthly  
Housing Costs for Renters by Income Category -- 1980

Annual Income Category	0 -		19%		20% to		24%		25% to		34%		35% or		Total	Percent
	N		%	N	N		%	N	N		%	N	%			
\$0 - 4,999	0		0	0	0		0	55		8.0	629	92.0		684	17.5	
\$5,000 - 9,999	55		7.0	94		12.0	156		19.9	478	61.1			783	20.0	
\$10,000 - 14,999	194		23.0	143		17.0	329		39.0	177	21.0			843	21.5	
\$15,000 - 19,999	389		63.0	99		16.0	86		14.0	43	7.0			617	15.8	
\$20,000 - +	689		69.9	138		14.0	158		16.1	0	0			985	25.2	
Totals	1,327		34.0	474		12.1	784		20.0	1,327	34.0			3,912	100.0	
Median gross rent: \$271																

SOURCE: 1980 Federal Census Renter Household Income by Selected Monthly Costs as Percent of Income  
Table construction by Castaneda & Associates



Table 9  
City of Corona: Percent of Income Spent on Monthly  
Housing Costs for Owners by Income Group — 1980

Annual Income Group	0 -		19%	20%		to	24%	25%		to	34%	35%	or More		Total	Percent
	N		%	N			%	N			%	N		%		
Very Low	217		28.8	60		8.8	17.5	132		45.7	345		754		9.4	
Low	267		44.3	54		9.0	9.8	59		36.9	223		603		7.5	
Moderate	465		41.5	108		9.6	17.5	196		31.4	352		1,121		13.9	
Above Moderate	3,338		59.9	781		14.0	18.7	1,043		7.4	412		5,574		69.2	
	4,287		53.2	1,003		12.5	17.8	1,430		16.5	1,332		8,052		100.0	

SOURCE: 1980 Federal Census, Owner Household Income by Selected Monthly Costs as Percent of Income  
Interpolations and table construction by Castaneda & Associates  
Refer to Table 6 for definitions of the four income groups





Table 10  
City of Corona: Percent of Income Spent on Monthly  
Housing Costs for Renters by Income Group -- 1980

Annual Income Group	0 - 19%		20% to 24%		25% to 34%		35% or More		Total	Percent
	N	%	N	%	N	%	N	%		
Very Low	33	2.9	57	4.9	149	12.9	918	79.3	1,157	29.6
Low	132	16.8	118	15.0	248	31.5	289	36.7	787	20.1
Moderate	415	46.6	146	16.4	216	24.3	113	12.7	890	22.7
Above Moderate	747	69.3	153	14.2	171	15.9	7	.6	1,078	27.6
	1,327	34.0	474	12.0	784	20.0	1,327	34.0	3,912	100.0

SOURCE: 1980 Federal Census, Renter Household Income by Selected Monthly Costs as Percent of Income  
Interpolations and Table construction by Castaneda & Associates



Table 11  
City of Corona: Household Size Distribution by Tenure -- 1980

<u>Household Size</u>	<u>All Households</u>	<u>Percent Distribution</u>	<u>Owner Households</u>	<u>Percent Distribution</u>	<u>Renter Households</u>	<u>Percent Distribution</u>
1 person	1,891	15.8	895	47.3	996	52.7
2 persons	3,195	26.7	2,181	68.3	1,014	31.7
3 persons	2,240	18.8	1,511	67.5	729	32.5
4 persons	2,410	20.1	1,834	76.1	576	23.9
5 persons	1,271	10.6	972	76.5	299	23.5
6 or more persons	<u>957</u>	<u>8.0</u>	<u>659</u>	<u>68.9</u>	<u>298</u>	<u>31.1</u>
	11,964	100.0	8,052	67.3	3,912	32.7

SOURCE: SCAG Census Data Center, Area Profile Report, City of Corona  
Table construction by Castaneda & Associates



Table 12  
City of Corona: Characteristics of Overcrowded Households — 1980

<u>Persons per Room</u>	<u>All Households</u>	<u>Owner Households</u>	<u>Percent Distribution</u>	<u>Renter Households</u>	<u>Percent Distribution</u>
1.01 - 1.50	537	247	46.0	290	54.0
1.51 or more	<u>407</u>	<u>136</u>	<u>33.4</u>	<u>271</u>	<u>66.6</u>
	944	383	100.0	561	100.0

SOURCE: SCAG Census Data Center, Area Profile Report, City of Corona  
Table Construction by Castaneda & Associates





Table 13  
City of Corona: Family Income Distribution by  
Race/Ethnicity -- 1980

Annual Income Category	Race/Ethnicity									
	White		Spanish		Asian		Indian		Black	
	N	%	N	%	N	%	N	%	N	%
\$0-4,999	362	57.6	236	37.6	24	3.8	0		6	1.0
\$5,000-9,999	780	66.5	380	32.4	8	.7	5	.4	0	0.0
\$10,000-14,999	932	66.8	445	31.9	7	.5	12	.8	0	0.0
\$15,000-19,999	1,037	70.1	401	27.1	15	1.0	16	1.1	11	.7
\$20,000-24,999	1,556	81.9	311	16.4	6	.3	21	1.1	5	.3
\$25,000-34,999	1,975	80.7	360	14.7	49	2.0	36	1.5	28	1.1
\$35,000+	1,600	89.5	151	8.4	21	1.2	4	.2	12	.7
Totals	8,242	76.2	2,294	21.2	130	1.2	94	.9	62	.5
										10,822

SOURCE: 1980 Federal Census, Family Income by Race/Ethnicity

Table construction by Castaneda & Associates



Table 14  
City of Corona: Poverty Status by Race/Ethnicity - 1980

Poverty Status	White		Spanish		Asian		Indian		Black		Total	
	N	%	N	%	N	%	N	%	N	%	N	%
Above Poverty	28,536	92.5	8,461	81.6	453	81.3	320	92.2	239	93.0	33,614	90.0
Below Poverty	2,298	7.5	1,908	18.4	104	18.7	27	7.8	18	7.0	3,707	10.0
	<u>30,834</u>	<u>100.0</u>	<u>10,369</u>	<u>100.0</u>	<u>557</u>	<u>100.0</u>	<u>347</u>	<u>100.0</u>	<u>257</u>	<u>100.0</u>	<u>37,321</u>	<u>100.0</u>

SOURCE: 1980 Federal Census, Total Population: Poverty Status by Race/Ethnicity  
Table construction by Castanada & Associates



Table 15  
City of Corona: Projected Housing Need for  
All Income Groups Between 1984-1989

	<u>Owner Households</u>	<u>Percent Distribution</u>	<u>Renter Households</u>	<u>Percent Distribution</u>	<u>All Households</u>	<u>Percent Distribution</u>
Very low	206	39.5	316	60.5	522	14.0
Low	299	43.3	391	56.7	690	18.5
Moderate	391	63.6	224	36.4	615	16.5
Above Moderate	1,834 <u>2,730</u>	96.4 <u>73.2</u>	69 <u>1,000</u>	3.6 <u>26.8</u>	1,903 <u>3,730</u>	51.0 <u>100.0</u>

SOURCE: Southern California Association of Governments, Regional Housing Allocation Model March 21, 1983  
Methodology, table construction and owner-renter distribution by Castaneda & Associates





Table 16

## City of Corona: Length of Residency by Tenure — 1980

Length of Residency	Owner-Occupied		Renter-Occupied		Total Occupied
	N	%	N	%	
1 year	1,230	15.4	1,896	48.5	3,135
2-5 years	2,871	35.7	1,380	35.5	4,260
6-10 years	1,718	21.3	317	8.1	2,035
11-20 years	1,443	17.9	210	5.4	1,653
21-30 years	528	6.6	44	1.1	572
30 years	253	3.1	56	1.4	300
	<hr/> 8,052	<hr/> 100.0	<hr/> 3,912	<hr/> 100.0	<hr/> 11,964

Source: 1980 Federal Census, Year Moved Into Structure (Occupied Units)  
 Table construction by Castaneda & Associates



Table 17

## City of Corona: Units in Structure by Tenure — 1980

Units in Structure	All Housing Units	Occupied Housing Units	Renter Occupied		Renter Occupied	
	N	%	N	%		
1-Unit, detached	8,913	8,601	6,985	81.2	1,616	18.8
1-Unit, attached	602	563	306	54.4	257	45.6
2 Units	273	262	44	16.8	218	83.2
3 or 4 Units	881	808	80	9.9	728	90.1
5 or more Units	1,273	1,165	124	10.6	1,041	89.4
Mobile Homes	588	565	513	90.8	52	9.2
	<hr/> 12,530	<hr/> 11,964	<hr/> 8,052	<hr/> 67.3	<hr/> 3,912	<hr/> 32.7

Source: 1980 Federal Census, Tenure and Occupancy by Units in Structure  
 Table construction by Castaneda & Associates



Table 18

## City of Corona: Monthly Rent Distribution by Bedroom Size — 1984

Monthly Rents	Bach.	1-bdrm	2-bdrm	3-bdrm	4-bdrm	Total Units	Payment Distri- bution	Cumulative Percent Distri- bution
\$200	58	45	0	0		103	7.1%	
201-225	4	45	0	0		49	3.4	10.5%
226-250	6	146	80	0		232	16.0	26.5
251-275	1	21	7	0		29	2.0	28.5
276-300	1	11	2	40		54	3.7	32.2
301-325	0	28	14	0		42	2.9	35.1
326-350	0	20	15	0	4	39	2.7	37.8
351-375	2	23	32	0		57	3.9	41.7
376-400	0	43	291	0		334	23.0	64.7
401-425	0	0	149	2		151	10.4	75.1
426-450	0	32	13	8		53	3.6	78.7
451-475	0	26	144	0		170	11.7	90.4
476-500	0	0	0	7		7	4.0	90.8
501+	0	0	108	26		134	9.2	100.0
Total Units	72	440	855	83	4	1,454		
Percent Distribution	5.0	30.3	58.8	5.7	.2	100.0		

Source: Apartment Housing Survey by Castaneda &amp; Associates (May 1983)





Table 19

City of Corona: Inventory of Available For-Sale  
Housing by Type — May 1984

Unsold Inventory		Approved, Yet-to-be-Built	
<u>Townhomes/ Condominiums</u>	3 @ \$74,990-90,990	130 @ \$78,500-90,000	
	20 @ 78,500-90,000	164 @ 81,990-86,990	
	18 @ 79,000-85,000		
	<hr/> 41 units	<hr/> 195 units	(235) 43%
<u>Single-Family</u>	3 @ \$74,990-90,990	179 @ \$91,990-117,990	
	2 @ 92,990-102,900	17 @ 93,900-99,905	
	3 @ 97,900-118,900	19 @ 99,900-105,000	
	4 @ 99,900-105,000	54 @ 104,990-136,990	
	15 @ 99,990-133,990	<hr/>	
	6 @ 111,900-133,900	263 units	
	12 @ 144,950-164,950		
	4 @ 145,000-154,000		
	<hr/> 49 units		(312) 57%
			547

Source: Corona Housing Market Survey by Castaneda & Associates (May 1984)



Table 20

City of Corona: Annual Income Required to Afford  
For-Sale New Housing — 1984

Sales Prices	Loan Amount <sup>1</sup>	Monthly Payment <sup>2</sup>	Annual Income Required <sup>3</sup>		
			25%	30%	33%
\$ 66,000	\$ 52,800	\$ 502.83	\$ 24,136	\$ 20,093	\$ 16,594
72,000	57,600	548.54	26,330	21,920	19,747
78,000	62,400	594.26	28,524	23,747	21,393
84,000	67,200	639.97	30,719	25,573	23,039
90,000	72,000	685.68	32,913	27,400	24,684
96,000	76,800	731.39	35,107	29,226	26,330
102,000	81,600	777.10	37,301	31,053	27,975
108,000	86,400	822.81	39,495	32,879	29,621
114,000	91,200	868.53	41,689	34,706	31,267
120,000	96,000	914.23	43,883	36,533	32,912

<sup>1</sup> Assumes 20% down payment

<sup>2</sup> 11% interest rate; 30-year term (excludes property taxes)

Source: Methodology and table construction by Castaneda & Associates



Table 21  
City of Corona: Approved Residential Development -- 1984

	Number	Percent
Single-Family Residence	489	18.5
Condominiums	1,425	54.0
Townhomes	369	14.0
Mix	268	10.2
Apartments	88	3.3
	<hr/> 2,639	<hr/> 100.0

Source: City of Corona, Approved (Not Recorded) Tentative Tracts, April 1984. Table Construction by Castaneda & Associates





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